

Doctor of the Day today is Dr. Luke Lemke of Columbus, a constituent of Senator Robak, and he is seated under the north balcony. Would you rise, Dr. Lemke, and be recognized. And thank you very much for being with us. Seated in the south balcony are guests of Senator Rod Johnson. They are 27 seventh and eighth graders from Silver Creek School and their teacher. Would you rise and be recognized. Welcome. Thank you. And I believe we also have 10 fourth graders from Bethany Christian School in Omaha, Nebraska, and their teachers. And they are constituents of Senator Pirsch. Would you rise and be recognized. Thank you. The speaking order now is Senator Landis, Senator Chizek, Wesely, Peterson and Robinson. Senator Landis.

SENATOR LANDIS: Thank you, Madam Speaker. Senator Wesely asked me if he should pull the bracket motion till after some amendments. And I told him it actually is a wise time to take it up now because if the bracket is successful then we won't spend the time worrying about all the amendments and we would spend an hour doing something that would just spin our wheels. And so actually this is, I think, the timely situation to take the bracket motion up. Senator Wesely raised three questions. First, one on justification, why is it needed? We have plans out there now which are illegal. Nobody knew they were illegal. What happened was they have been used. Somebody found a one-liner in the insurance code, took it to the insurance department and made a complaint and the insurance department said, gosh, we've never seen this before, this is news to us, but you're right, given this sentence in the statutes, these plans are illegal and we will give you the coming legislative session to take some action, but ultimately we have to enforce the statutes and if you don't get some kind of relief, we're going to have to come down on these things. It's sort of a king's X for this session on dealing with the carrying out of that statutory provision. That's why the bill is here. Why self-funding? Because self-funding saves money, it saves tax dollars. It helps us particularly on local political subdivisions for getting maximum amount of good coverage for employees at a minimum cost. If you go out and shop today, the price you pay for a \$1,000 deductible insurance is much lower than if you pay first dollar coverage or even a \$100 deductible and that cost savings for each and every employee you have can be considerable in terms of tax dollars. The second question he raised was solvency. There are three other states besides Nebraska that don't allow their political subdivisions to do